

Form 309

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**David J. Perla**  
**Lynn Petrarca-Perla**  
*Debtor(s)*

Case No. 19-24385-GLT  
Chapter: 13

Related Dkt. Nos 47 and 49

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

**AND NOW**, this *The 9th of March, 2021*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

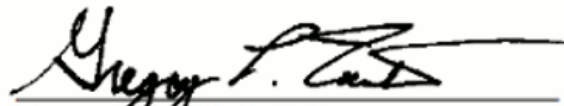
(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

(5) The Conciliation Conference scheduled for April 15, 2021 is CANCELLED.

  
\_\_\_\_\_  
Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

In re:  
David J. Perla  
Lynn Petrarca-Perla  
Debtors

Case No. 19-24385-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 09, 2021

User: hthu  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 68

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2021:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + David J. Perla, Lynn Petrarca-Perla, 11719 Percheron Cir., Irwin, PA 15642-6745   |
| 15154846 | + Aas Debt Recovery In, Pob 129, Monroeville, PA 15146-0129   |
| 15174244 | ++ CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 address filed with court., Continental Finance, c/o VERVE, PO BOX 105125, Atlanta, GA 30348 |
| 15174235 | + Capital One Bank, Midland Funding, c/o Hayt, Hayt & Landau LLC, 123 S. Broad Street, Suite 1660, Philadelphia, PA 19109-1003                                    |
| 15179582 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 15183390 | + First Commonwealth Bank, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371                    |
| 15154859 | + First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524   |
| 15174254 | + Greater Pittsburgh Orthopedic, c/o IC Systems Inc, PO Box 64378, Saint Paul, MN 55164-0378  |
| 15174260 | + MABT/CONFIN, 121 Continental Dr., Suite 1, Newark, DE 19713-4326  |
| 15154860 | + NTB/CBSD, Citi Corp Credit Services Centralized Ba, Po Box 20507, Kansas City, MO 64195-0507  |
| 15154861 | + OCWEN Loan Servicing, Attn: Bankruptcy, 1661 Worthington Rd St. 100, West Palm Beach, FL 33409-6493   |
| 15154864 | + Recivable Management Services. LLC, 240 Emery Street, Bethlehem, PA 18015-1980  |
| 15154869 | + Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475   |
| 15174276 | + Target Credit, c/o TD Bank USA, 3701 Wayzata Blvd #MS6C, Minneapolis, MN 55416-3440   |
| 15180077 | UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123  |
| 15180080 | UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123   |
| 15154871 | + USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121   |
| 15154870 | Udren Law Offices, P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620  |
| 15154872 | + Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657  |

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| cr       | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 10 2021 01:50:10 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                       |
| 15179756 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM          | Mar 10 2021 02:09:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 15154847 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM        | Mar 10 2021 02:09:00 | AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853         |
| 15159694 | Email/PDF: resurgentbknofications@resurgent.com        | Mar 10 2021 01:51:40 | CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587              |
| 15154848 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com     | Mar 10 2021 01:53:07 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                  |
| 15174234 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com     | Mar 10 2021 01:50:09 | Capital One, PO Box 30281, Salt City, UT 84130-0281   |
| 15154849 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com     | Mar 10 2021 01:51:37 | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281                                    |
| 15174236 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           |                      |   |

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|          |  |                      |  |
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|          |  | Mar 10 2021 02:09:00 | Catherins, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789                               |
| 15156924 | + Email/Text: bankruptcy@cavps.com                   | Mar 10 2021 02:10:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321                        |
| 15154850 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Mar 10 2021 01:53:24 | Citibank/Exxon Mobile, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034                    |
| 15154851 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Mar 10 2021 01:53:24 | Citibank/Goodyear, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034                        |
| 15154852 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Mar 10 2021 01:50:27 | Citibank/Sears, Attn: Bankruptcy, Po Box 6275, Sioux Falls, SD 57117-6275                          |
| 15154853 | + Email/Text: bankruptcy@firstenergycorp.com         | Mar 10 2021 02:10:00 | Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303     |
| 15174241 | + Email/Text: BKRMailOps@weltman.com                 | Mar 10 2021 02:10:00 | Comenity Bank, c/o Weltman Weinberg & Reis, PO Box 93596, Cleveland, OH 44101-5596                 |
| 15154854 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Mar 10 2021 02:09:00 | Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125                    |
| 15154855 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Mar 10 2021 02:09:00 | Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125                |
| 15154857 | + Email/PDF: creditonebknotifications@resurgent.com  | Mar 10 2021 01:50:10 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873               |
| 15174247 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Mar 10 2021 01:50:28 | Exxon Mobil & Citibank, PO BOX 6497, Sioux Falls, SD 57117-6497                                    |
| 15174248 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Mar 10 2021 02:09:00 | Fashion Bug, PO Box 182789, Columbus, OH 43218-2789  |
| 15154858 | + Email/Text: bnc-bluestem@quantum3group.com         | Mar 10 2021 02:10:00 | Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250                               |
| 15174252 | + Email/PDF: resurgentbknotifications@resurgent.com  | Mar 10 2021 01:51:45 | GE Capital Retail Bank, c/o Cach, LLC, 4340 S. Monaco St. Unit 2, Denver, CO 80237-3485            |
| 15174251 | + Email/Text: bankruptcy@cavps.com                   | Mar 10 2021 02:10:00 | GE Capital Retail Bank, c/o Calvary Portfolio Services, PO Box 520, Valhalla, NY 10595-0520        |
| 15174229 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM      | Mar 10 2021 02:09:00 | GM Financial, 4001 Embarcadero, Arlington, TX 76014-4106   |
| 15174253 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Mar 10 2021 01:53:15 | Goodyear Tire/ Citibank, PO Box 6497, Sioux Falls, SD 57117-6497                                   |
| 15174255 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Mar 10 2021 01:50:27 | Home Depot Citibank, PO Box 6497, Sioux Falls, SD 57117-6497                                       |
| 15174256 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 10 2021 01:53:05 | JC Penney, c/o Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007                               |
| 15174257 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Mar 10 2021 02:10:00 | Justice, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789                                 |
| 15174258 | + Email/Text: PBNCNotifications@peritussservices.com | Mar 10 2021 02:09:00 | Kohl's, c/o Capital One, PO Box 3115, Milwaukee, WI 53201-3115                                     |
| 15180453 | Email/PDF: resurgentbknotifications@resurgent.com    | Mar 10 2021 01:51:40 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587             |
| 15174259 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Mar 10 2021 02:10:00 | Lane Bryant, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789                             |
| 15174261 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Mar 10 2021 02:10:00 | Maurices, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789                                |
| 15174262 | + Email/Text: ebn@ltdfin.com                         | Mar 10 2021 02:09:00 | NTB Citibank, c/o LTD Financial Services, 7322 Southwest Freeway, STE 1600, Houston, TX 77074-2134 |

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| 15184502 | Email/Text: Bankruptcy.Notices@pnc.com               | Mar 10 2021 02:09:00 | PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342                                     |
| 15154862 | Email/Text: Bankruptcy.Notices@pnc.com               | Mar 10 2021 02:09:00 | Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342                     |
| 15154863 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 10 2021 01:53:09 | Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502                  |
| 15171824 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 10 2021 01:51:38 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541                              |
| 15174265 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 10 2021 01:51:34 | Paypal Smart Account, c/o Synchrony Bank, PO BOX 965005, Orlando, FL 32896-5005              |
| 15174269 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Mar 10 2021 01:50:27 | Sears Citi Bank, PO Box 6282, Sioux Falls, SD 57117-6282                                     |
| 15174270 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Mar 10 2021 01:50:28 | Sunoco Citibank, PO Box 6497, Sioux Falls, SD 57117-6497                                     |
| 15154865 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 10 2021 01:51:34 | Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                           |
| 15155133 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 10 2021 01:53:05 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15154866 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 10 2021 01:53:05 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060               |
| 15154867 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 10 2021 01:53:05 | Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                  |
| 15154868 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 10 2021 01:51:34 | Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060              |
| 15174277 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 10 2021 01:51:34 | TJX COS, c/o Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005                           |
| 15177451 | Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM            | Mar 10 2021 01:50:23 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457                |
| 15174280 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Mar 10 2021 02:10:00 | Victoria Secret, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789                   |
| 15174281 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 10 2021 01:51:34 | Walmart/ Synchrony Bank, PO Box 965024, Orlando, FL 32896-5024                               |
| 15170467 | + Email/Text: bankruptcy@firstenergycorp.com         | Mar 10 2021 02:10:00 | West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248                                      |

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | PNC BANK, NATIONAL ASSOCIATION  |
| 15174230 | *+            | Aas Debt Recovery In, Pob 129, Monroeville, PA 15146-0129   |
| 15174231 | *+            | AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853   |
| 15154856 | *P++          | CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099, address filed with court:, Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714 |
| 15174245 | *P++          | CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099, address filed with court:, Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714 |
| 15174232 | *+            | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 15174233 | *+            | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281  |
| 15156926 | *+            | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321   |
| 15174237 | *+            | Citibank/Exxon Mobile, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034   |
| 15174238 | *+            | Citibank/Goodyear, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034   |

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| 15174239 | *+   | Citibank/Sears, Attn: Bankruptcy, Po Box 6275, Sioux Falls, SD 57117-6275  |
| 15174240 | *+   | Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303   |
| 15174242 | *+   | Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  |
| 15174243 | *+   | Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  |
| 15174246 | *+   | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873   |
| 15174249 | *+   | Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250   |
| 15174250 | *+   | First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  |
| 15174263 | *+   | NTB/CBSD, Citi Corp Credit Services Centralized Ba, Po Box 20507, Kansas City, MO 64195-0507   |
| 15174264 | *+   | OCWEN Loan Servicing, Attn: Bankruptcy, 1661 Worthington Rd St. 100, West Palm Beach, FL 33409-6493  |
| 15174266 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342           |
| 15174267 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502 |
| 15174268 | *+   | Recivable Management Services. LLC, 240 Emery Street, Bethlehem, PA 18015-1980   |
| 15174271 | *+   | Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060   |
| 15174272 | *+   | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060   |
| 15174273 | *+   | Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  |
| 15174274 | *+   | Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  |
| 15174275 | *+   | Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475  |
| 15174279 | *+   | USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121  |
| 15174278 | *    | Udren Law Offices, P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620   |
| 15174282 | *+   | Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657   |

TOTAL: 1 Undeliverable, 29 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2021 at the address(es) listed below:**

| Name                                | Email Address   |
|-------------------------------------|---|
| Albert G. Reese, Jr.                | on behalf of Joint Debtor Lynn Petrarca-Perla areese8897@aol.com<br>agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com |
| Albert G. Reese, Jr.                | on behalf of Debtor David J. Perla areese8897@aol.com<br>agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com            |
| Brian Nicholas                      | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com  |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov   |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com   |

TOTAL: 5